



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE HumanaDental Insurance Company  
**Reasonableness of Assumptions Certification for Implied Guaranteed  
Rate Method Required by Actuarial Guideline XXXVI**

**HUMANADENTAL INSURANCE COMPANY**

**REASONABLENESS OF ASSUMPTIONS CERTIFICATION  
FOR IMPLIED GUARANTEED RATE METHOD  
REQUIRED BY ACTUARIAL GUIDELINE XXXVI**

**December 31, 2009**

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. As of December 31, 2009, HumanaDental Insurance Company has no equity-indexed business in force, and nothing to be reported by a Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method.

Date: January 4, 2010

---

Frank M. Amrine, FSA, MAAA  
Actuarial Director and Appointed Actuary  
HumanaDental Insurance Company  
500 W. Main Street, 8<sup>th</sup> Floor  
Louisville, KY 40202  
(502) 580-2270